

April 6, 2006

I am writing to request that you and other members of the board of directors attend the meeting when the possibility of a Wal-Mart bank is discussed. I feel very strongly that a Wal-Mart bank could take capital out of local communities and could refuse to loan to local businesses because they don't have the local communities interests in mind, they have their national bottom line in mind. I grew up in a small town in Iowa and have watched over the years as a local community succumbs to the commercial power of a Wal-Mart seeing local stores go out of business. The same would in turn happen to the local financial institutions with deep roots in these communities

The concentration of financial and commercial power if Wal-Mart were the "bank in town" and "the store for everything in town" is a stunning thought. Basically, if you support Wal-Mart banks, you would be signing off on an unprecedented commercial monopoly.

Lastly, I urge you to not support Wal-Mart's efforts to fully take over all of the commercial interests in our communities by allowing them to open banks in their already super-sized stores.

Thank you for the consideration of my comments about this most critical issue.

JoDee L. Winterhof